

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
<b>Caption in Compliance with D.N.J. LBR 9004-1</b> Denise Carlon, Esq. KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 Main Number: (609) 250-0700 <a href="mailto:dcarlon@kmllawgroup.com">dcarlon@kmllawgroup.com</a> Attorneys for the Secured Creditor MidFirst Bank	
In re: Nicole D. Reynolds  Debtor	Case No: <u>20-14450 JNP</u> Chapter: <u>13</u> Judge: <u>Jerold N. Poslusny Jr.</u>

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Anna Becerril certifies as follows:

1. I am a Vice President for MidFirst Bank, a secured creditor of the debtor.
2. On August 03, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:  
 By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

Other \_\_\_\_\_

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date: 10/14/2022

/s/   
Secured Creditor Anna Becerril  
Vice President